

55. (Amended) The transaction network of claim 54, wherein [said] at least one of said plurality of destination computers further comprises a banking network.

56. (Amended) The transaction network of claim 54, wherein [said] at least one of said plurality of destination computers further comprises a non-banking network.

58. (Amended) The transaction network of claim 54, wherein said transaction[s each] further comprises plural transaction components that are executed [asynchronously] simultaneously and independently by said host computer.

62. (Amended) The method of claim 59, wherein said communicating step further comprises communicating with at least two of said plurality of destination [computers] computers asynchronously.

Please add the following new claims:

47-64. A transaction network, comprising:
at least one transaction terminal having a user interface responsive to user inputs to initiate and conduct transactions with a plurality of destination computers; and

B5
a host computer connected to said at least one transaction terminal through a communication network, said host computer being further connected to said plurality of destination computers over separate communication networks, said host computer parsing a transaction message received from said at least one transaction terminal into plural transaction components corresponding to respective ones of said plurality of destination computers, and communicating with said plurality of destination computers in an order defined at least in part by dependencies between said plural transaction components.--

48-65. The transaction network of Claim 47, wherein at least one of said plurality of destination computers further comprises a banking network.--

49-66. The transaction network of Claim 47, wherein at least one of said plurality of destination computers further comprises a non-banking network.--

50-67. The transaction network of Claim 47, wherein said plural transaction components are executed simultaneously and independently by said host computer.--

51-68. The transaction network of Claim 47, wherein said host computer communicates with said plurality of destination computers using respective communication protocols unique to each of said destination computers.--